CLAIMS

We claim:

1. A method comprising:

    (a) sensing at least one condition at a user interface of an automated banking machine including a cash dispenser;

    (b) determining through operation of at least one computer in operative connection with the banking machine if the at least one condition sensed in (a) corresponds to installation of a fraud device in connection with the user interface of the machine;

    (c) responsive to determination in (b) that the at least one condition corresponds to installation of a fraud device, generating at least one message through operation of the at least one computer.

2. The method according to claim 1 wherein (a) includes sensing a change in at least one property of radiation with a sensor adjacent a card reader slot on the user interface emitted from a radiation emitter adjacent the card reader slot.

3.   The method according to claim 1 wherein (a) includes sensing a change in the

vibration properties of at least a portion of the user interface.

4.   The method according to claim 1 wherein (a) includes sensing a person in

proximity to the user interface for an extended time without the person attempting a transaction

5   at the banking machine.

5.   The method according to claim 1 wherein (a) includes capturing image data

corresponding to at least a portion of the user interface and detecting a change in image data

corresponding to at least a portion of the user interface.

6.   The method according to claim 1 wherein (a) includes sensing inputs being made

10   to at least one key on the user interface at times when such inputs are not appropriate for the

conduct of a transaction at the banking machine.

7.   The method according to claim 1 wherein (a) includes sensing that the banking

machine delivered cash and the cash was not taken.

8.   The method according to claim 1 wherein (a) includes sensing that a receipt was

15   delivered through operation of the machine to at least one user and that the at least one user did

not take the receipt.

9.   The method according to claim 8 wherein (a) further includes sensing that the machine delivered a receipt to each of a plurality of sequential users of the banking machine and that each of the sequential users did not take the respective receipt.

10.   The method according to claim 1 wherein (a) includes sensing a card entering a card reader slot and the card not being read within a time after the card is sensed entering the slot.

11.   The method according to claim 1 wherein (a) includes sensing at least one card reading malfunction in operation of the banking machine.

12.   The method according to claim 5 and further comprising sensing when transactions are conducted at the machine, wherein (a) includes comparing image data for at least a portion of the user interface corresponding to different times when transactions are not being conducted at the machine.

13.   The method according to claim 5 wherein (c) includes generating a message corresponding to at least one image of at least a portion of the user interface.

14.   The method according to claim 5 and further comprising:

        storing data corresponding to a plurality of actions comprising a sequence in at least one data store in operative connection with the at least one computer,

wherein the at least one computer is operative to execute the sequence responsive to a triggering event, and wherein determining that the at least one condition corresponds to installation of a fraud device comprises the triggering event, and the sequence includes generating the at least one message in (c).

5   15.   Apparatus comprising:

an automated banking machine including a cash dispenser, a user interface, and at least one computer;

at least one sensor adapted to sense installation of a fraud device in connection with the user interface, wherein the computer is adapted to generate at least one

10   message responsive to sensing a fraud device in connection with the user interface.

16.   The apparatus according to claim 15 wherein the at least one sensor comprises a radiation sensor adjacent a card reader of the user interface, wherein the radiation sensor is adapted to sense at least one property of radiation emitted from a radiation emitting device

15   adjacent the card reader.

17.   The apparatus according to claim 15 wherein the at least one sensor comprises a vibration sensor device in operative connection with at least a portion of the user interface.

18. The apparatus according to claim 17 and further comprising an oscillator in operative connection with at least a portion of the user interface, and wherein the vibration sensor is operative to sense vibration imparted to at least a portion of the user interface by the oscillator.

19. The apparatus according to claim 18 wherein the user interface comprises a card reader slot, and wherein the computer is operative to cause the oscillator to vibrate the user interface in an area of the card reader slot while a card moves through the slot.

20. The apparatus according to claim 15 wherein the at least one sensor comprises an image capture device, and wherein the computer generates the at least one message responsive to sensing a change in image data for at least a portion of the user interface.

21. The apparatus according to claim 20 wherein the message includes data corresponding to an image of the user interface.

22. The apparatus according to claim 21 wherein the at least one computer is operative to cause the banking machine to conduct transactions including dispenses of cash through operation of the cash dispenser, and wherein the change is determined through comparison of image data corresponding to the at least one portion of the user interface at earlier and later times when the banking machine is not operating to conduct a transaction.

23. The apparatus according to claim 15 wherein the at least one sensor is operative to sense a person adjacent the user interface for an extended time without conducting a transaction.

24. The apparatus according to claim 23 wherein the at least one sensor comprises an image capture device, and the at least one message includes image data corresponding to the person.

25. The apparatus according to claim 15 wherein the at least one sensor is adapted to sense that the banking machine dispensed cash and the cash was not taken.

26. The apparatus according to claim 15 wherein the at least one sensor is adapted to sense that the machine provided at least one receipt for a transaction and that the receipt was not taken.

27. The apparatus according to claim 15 wherein the at least one sensor is operative to sense an item in a card reader slot of the user interface.